

Information to identify the case:

Debtor 1	Daniel T. Walsh	Social Security number or ITIN xxx-xx-3144
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 20-10138-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel T. Walsh

6/26/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Daniel T. Walsh
 Debtor

Case No. 20-10138-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 34

Date Rcvd: Jun 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2020.

db	Daniel T. Walsh, 56 Goodwin Pkwy, Sewell, NJ 08080-9445
aty	+KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518648739	ADP LLC, PO Box 842875, Boston, MA 02284-2875
518648740	Alpha Recovery Corp, 6912 S Quentin St Ste 10, Centennial, CO 80112-4531
518648741	American Express National Bank, c/o Zwicker & Assoc, 1105 Laurel Oak Rd Ste 136, Voorhees, NJ 08043-4312
518661581	+American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
518648742	+Best Buy Credit Services, Po Box 688911, Des Moines, IA 50368-8911
518695959	+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518648748	+Lourdes Cardiology Services, Po Box 824699, Philadelphia, PA 19182-4699
518648750	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
518736285	+PNC Bank, National Association, PO Box 94982, Cleveland OH 44101-4982
518648751	Pnc Ban, PO Box 856177, Louisville, KY 40285-6177
518648757	TD Retail Card Services, PO Box 731, Mahwah, NJ 07430-0731
518670450	+TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518648759	United Supply Company, c/o Turner law Firm, 76 S Orange Ave, South Orange, NJ 07079-1935
518648761	Wells Fargo NA, c/o KML Law Group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 26 2020 22:33:44 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 26 2020 22:33:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518701560	EDI: BECKLEE.COM Jun 27 2020 02:38:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518648743	EDI: CAPITALONE.COM Jun 27 2020 02:38:00 Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518648744	EDI: CAPITALONE.COM Jun 27 2020 02:38:00 Capital One, PO Box 70886, Charlotte, NC 28272-0886
518659038	+EDI: AIS.COM Jun 27 2020 02:38:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518648745	EDI: JPMORGANCHASE Jun 27 2020 02:38:00 Chase Bank Usa Na, Po Box 15298, Wilmington, DE 19850-0000
518648746	+E-mail/Text: bncnotices@beckett-lee.com Jun 26 2020 22:33:41 Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
518648747	EDI: RMSC.COM Jun 27 2020 02:38:00 Littman Jewler, PO Box 100114, Columbia, SC 29202-3114
518648749	E-mail/Text: camanagement@mtb.com Jun 26 2020 22:33:43 M&T Bank, PO Box 767, Buffalo, NY 14240-0767
518648752	+E-mail/Text: bankruptcy@prosper.com Jun 26 2020 22:33:49 Prosper Marketplace Inc, 101 2nd St, Fl 156, San Francisco, CA 94105-3672
518747742	EDI: Q3G.COM Jun 27 2020 02:38:00 Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
518648753	+E-mail/Text: jennifer.chacon@pservicing.com Jun 26 2020 22:33:52 Select Portfolio Servicing Inc, PO Box 65450, Salt Lake City, UT 84165-0450
518648754	E-mail/Text: bankruptcy@bbandt.com Jun 26 2020 22:33:44 Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
518648756	EDI: RMSC.COM Jun 27 2020 02:38:00 Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
518650751	+EDI: RMSC.COM Jun 27 2020 02:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518648758	EDI: CITICORP.COM Jun 27 2020 02:38:00 THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518648760	EDI: VERIZONCOMB.COM Jun 27 2020 02:38:00 Verizon, PO Box 408, Newark, NJ 07101-0408
	TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518648755 ##SRA Associates, 401 Minnetonka Rd, Hi Nella, NJ 08083-2914

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 34

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

Andrew R. Turner on behalf of Creditor United Supply Company courts@turnerlaw.net
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for Structured Asset Mortgage Investments II Inc., Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Maureen P. Steady trustee@kurtzmansteady.com, mps@trusteesolutions.net
Stephanie Shreter on behalf of Debtor Daniel T. Walsh shreterecf@comcast.net, shreterlaw@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5